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March 1997

Underwriting Restructuring

Effective January 6, 1997, changes occurred in the Underwriting Department. Kristy Gilbert moved to the Underwriting Services Division, headed by Christy Weikart, Underwriting Services Manager. Kristy Gilbert now occupies Christy Weikart's old office on the south side of the building on the third floor. Christy Weikart moved into the office next to Michael Glass, Vice President of Underwriting. Jay Phillips, Policy Services Supervisor, supervises Units 1-4 and is located next to Christy Weikart. Susie Shute, Underwriter Trainee moved from Unit 2 to the Large Account Unit, headed by Dan Glenny, Special Accounts Coordinator. Dan Glenny is located next to Jay Phillips.

Unit 1 handles northwest Montana, Unit 2 handles southwest Montana and out-of-state policies. Unit 3 handles northeast Montana and Unit 4 handles southeast Montana. Unit 5 is assigned by premium size, decreased from $15,000 and above to $10,000 and above. Units 1-4 are assigned by zip code.

Marilyn Maphies has been hired as the new Field Underwriter. Her office is located across from Kristy Gilbert.

Underwriting has a phone list that is updated any time a change occurs. Please notify the department if you would like a copy.

Governor Racicot Appoints New Board Members

Laurie Shadoan of Bozeman and Herb Leuprecht of Butte were recently appointed by Governor Marc Racicot to the Board of Directors of the Montana Compensation Insurance Fund. Shadoan replaces Dale Mahlum of Missoula, who resigned after successfully winning a Senate seat in Montana's Legislature. Leuprecht replaces Rick Hill, who resigned after winning Montana's Congressional seat last November.

Shadoan owns and operates several businesses in Bozeman. She is the past president of the Bozeman Downtown Business Association and serves as chairperson for the Montana Chamber Board of Directors and the Montana Special Olympics. She also serves as a board member for the Gallatin Development Corporation and the Advisory Board for MSU College of Business.

Leuprecht owns and operates several hotels across Montana, as well as a management consulting firm in Butte. He is the past president of the Old West Trail Foundation and the past chairman of the Montana Innkeepers Association. He serves as a member of the Governor's Tourism Advisory Council and the Southwest Montana Development Corporation. He served as one of seven worldwide members of Best Western's International Board.

"The Montana State Fund is pleased to have Ms. Shadoan and Mr. Leuprecht join our board," said President Carl Swanson. "Their business experience and dedication to serving Montana are welcome additions as we strive to be Montana's workers' compensation insurance carrier of choice and industry leader in service."

Published monthly for and by the employees of the Montana State Fund.

President's Message

I want you to know I am extremely proud of what the employees of the State Fund are accomplishing. As a close-knit team, you are definitely making a difference. We've made significant strides in every aspect of our operations. Our bottom line is in good shape and our customers continue to be pleased with our service improvements.

Just five short years ago the New Fund had a deficit of $42 million as compared to a $231 million surplus as of June 1996. We've also given $102 million to defease the Old Fund bonds and are proposing to give nearly $64 million more with our current bill before the Legislature. In addition, we're returning $20 million to the General Fund, which was given to the Old Fund by the 1989 Special Session. All this and we have reduced our premium and rates 35%.

In addition to our fiscal successes, our customers continue to tell us we're doing a good job. Our policyholder satisfaction surveys show we are improving our timeliness, courtesy and overall service. In fact, almost 90% of our respondents were satisfied with the State Fund, up from 80% in 1995.

Over 90% of our injured workers said they were satisfied with the competency of the claims staff, up from 66% just one year ago.

Each one of us has a lot to be proud of. We are working hard, smarter and working together to create a fiscally sound and customer-driven State Fund. Keep up the good work!

Human Resources

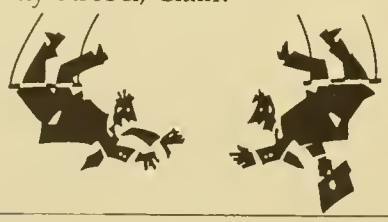
Personnel changes as of March 13, 1997

New Hires

Debbie Allen, HR
Carolyn Bendinelli, Claim
Shannon Copps, Executive
Dale DeHart, Admin. & Finance
Kathy Devereaux, Claim
Patti Fjelstad, Claim
Marti Heaton, Executive
James Hulet, MIS
Patricia Murray, Claim
Johnny Samples, LC/PA

Departures

Bill Beck, LC/PA
Pam Brown, Executive
Paul Carlson, LC/PA
Ray Eby, Claim
Frank Graham, HR
Rick Henson, Claim
Bob Janicek, MIS
Kathy Strobel, Claim



Congrats!

The American Association of State Compensation Insurance Funds (AASCIF) Executive Committee appointed the following nominees from the Montana State Fund to standing committees for 1997:

- **Laurence Hubbard, Law Committee**
- **Christy Weikart, Policyholder Services**

Appointment to these standing committees is a recognition based on leadership, vision and active participation skills, as well as the ability of the member to contribute. The demand for appointment to these committees by State Funds far exceeds AASCIF's ability under their bylaws to satisfy every state fund. We should all be pleased with our representation. Way to go Christy and Lanny!

Kudos Kolumn

Kudos to Mary Green
—very helpful!

Mary was very professional, courteous and gracious when Annette Satterly needed to get information that would help one of our accounts.

Kudos to Mary Simpson
—great work!

An insured talked to Mary Simpson, policy services, on many occasions regarding the classification of his employees. He received a great deal of help and support, which he greatly appreciated.

Kudos to Wanda Person and Beth Hohn
—terrific job on a tough form!

Jerry Rabe extends kudos to Wanda Person and Beth Hohn for their work on the 1099 form that helped identify us as an IRS Quality Supplier. Quality Suppliers are organizations that file information returns magnetically/electronically with the Internal Revenue Service without any formatting errors for two consecutive years. Thanks for a job well done!

Kudos to Employees involved in Creating Opportunities for People with Disabilities

"Creating opportunities isn't just a slogan, it's what we do. Your consistent service and wonderful support continue to allow us to do just that," said Carmen Noffsinger, Finance Director at Flathead Industries.

Inez Slayman is a Document Index Clerk who points out, "Accuracy is mandatory because an error will attach the image to a wrong file."

Inez and her husband Wally enjoy hunting, four-wheeling and fast cars. Inez also enjoys antiques, amateur photography, gardening and renovating their 130-year-old home.

In her current position as a document indexer, **Phyllis McDonald** indexes electronically scanned claim documents and assists co-workers with prep work, scanning and verifying of documents.

"Some of the best rewards of this job are a supportive supervisor and co-workers," Phyllis remarked.

Phyllis has lived in Helena 3-and-a-half years with her husband and two sons, Erik, 16, and Adam, 14. She enjoys spending time with her family, travel, cross-country skiing and shopping.

Enid Christenson, document indexing clerk, has been with the State Fund since 1991. She says, "associating with all the neat people at State Fund," is a great job reward.

Enid has five children and enjoys sailing with her husband in her spare time.

In her current position as a document indexer, **Melodie Phalp** indexes documents into electronic files.

"Anyone working in BIS needs the documents we enter to have their workload," she states. A big challenge of her job is keeping up with the volume of indexing.

Melodie is a native Helenan who enjoys singing in her church choir, walleye fishing and horseback trail riding with her family.

James Rojo, document processing clerk, scans and prepares documents and runs the folder inserter machine.

James comments, "Our workload has doubled by the launch of BIS."

James says eliminating some of the paperwork is an important aspect of his work but it's a challenge to keep up with the mail to be scanned. His favorite job reward is the people he works with.

James is married and has two children, Ashley, 4 and Austin, 2.

Dwight Bernard, document processing supervisor, manages the document processing unit. "We have a smooth and effective work flow," he says. The challenges his job presents him with include managing his staff and procedural changes. He adds, "working with motivated and dedicated staff" is one of the job's rewards.

Dwight enjoys the outdoors and spending time with his family.

PROFILES (cont.)

Dale DeHart, a document processing clerk, helps in the mail room and scans and prepares documents.

Dale's position is essential as he makes sure people get their mail and the Claim Department finds the documents they need each day to do their jobs.

"It is rewarding to work together with a group of people who all have the same goal and to reach that goal with them," Dale comments.

Married 22 years, Dale has two boys ages 14 and nine. In his spare time he enjoys old cars, music and fishing.

Toni Sperle has been a mail document processing clerk for the eight years she's been at State Fund. "Mail processing is an important part of customer service. It helps everyone provide timely service to our customers," she comments.

Toni finds it rewarding to get to know so many people, and knowing she's giving the job her best makes her feel good.

Toni is married and has five kids and 8 grandchildren. Her hobbies include hiking, camping, cross-country skiing and spending time with her family.

Jeff Hilger began work at the State Fund in 1990 as a mail file clerk. Now a document processing clerk, he scans and preps documents, runs the folder inserter machine and picks up the mail in the morning.

Keeping up with the mail to be scanned is a challenge, but Jeff says, "the people I work with are one of this job's rewards."

A cat owner, Jeff's hobbies include trains and computers.

Jo Eidum, a mail document processing clerk, stamps, sorts and prepares the mail to be processed for imaging. Jo says her position is important so that other departments can process claims and do their work more efficiently.

"Working for accuracy and meeting daily deadlines is a big challenge," she says. But over 20 years of experience in different clerical positions has helped prepare her for this job.

Jo's interests include her husband, 15-year-old daughter and seven-year-old son. She has lived in Helena all her life and enjoys reading and crocheting.

As a document processing clerk, **Harold Danielson** date stamps documents and sorts and prepares documents for scanning. He also does mail runs and preps old files for microfiche.

Harold says, "It's a challenge to make sure each item goes to the right place in a timely manner. But it's rewarding to provide a service that benefits many people."

Harold enjoys working around the house, gardening and working on a science and math degree.

WORKPLACE SAFETY

By Annette Satterly

Spitwads, rocks, paper clips, pens and pencils have been thrown over the atrium in the last few months. Let's keep in mind that some of us do not have a very good aim, and this is a way to seriously wound someone. The Safety Committee would like this mode of communication to stop.

Any conversations taking place next to the atrium are broadcast below. This is stressful to those who work next to and under the atrium.

Remember, talking loudly or throwing things is just not good atrium etiquette.

Please think about those below when you're enjoying the view at the atrium. Thanks!

EFFY Helps Employees in Need

By Lauree Kramer

The Bereavement Fund was formed at State Fund many years ago to help employees in emergency situations. Later, the name was changed to Emergency Funds For You (EFFY).

Today, the committee consists of five people with two alternates. Members will serve until April 1997. Committee members will then change every six months, with alternates rotating onto the committee and a new alternate recruited to replace them.

Meetings are held on the second Thursday of each month, unless more frequency is required. Interested employees may attend the meetings.

The EFFY Fund will not be used for flowers in the event of a death or an illness. A separate collection will take place to cover such expenses.

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In Case of Medical Emergency

The list of contacts has grown!

By Claudia Thomas

The State Fund is fortunate to have employees who are certified in Search and Rescue, firefighting and Emergency Medical Services.

Recently, State Fund provided an eight-hour course covering standard first aid and CPR for adults. These individuals have also volunteered to be part of the SFQRT-State Fund Quick Response Team.

Should an emergency occur, you should call (8) 911 and contact one of the following individuals: (those with an * after their phone numbers are Team Leaders.) A Team Leader must be contacted for each emergency even if someone else is responding.

- **Basement:** Fred Lubke, First Responder, ext. 6402*
  Jim Worthington, ext. 6404*
  Pat Nistler, First Aid, ext. 6582
  Susan Moore, First Aid, ext. 5915
- **First Floor:** Kevin Bartsch, First Responder, ext. 7706*
  Mike Welsh, First Aid, ext. 5994
  Dennis Small, First Aid, ext. 6487
  Rae Jarrel, First Aid, ext. 5959
  Donna Liedley, First Aid, ext. 9382
- **Second Floor:** Claudia Thomas, EMT/EMSTC, ext. 6577*
  Dwight Bernard, First Responder, ext. 9335*
  Jeff Hilger, First Aid, ext. 5994
  Wanda Person, First Aid, ext. 1654
  Wes Winden, First Aid, ext. 6520
- **Third Floor:** Dan Whyte, Emergency Care Provider, ext. 6574
  Kim Burbridge, First Aid, ext. 6573
  Dan Glenny, First Aid, ext. 6431
  Jay Phillips, First Aid, ext. 7708

These are volunteers who will act only within their level of certification until local emergency personnel arrive. Contact Claudia Thomas with any questions.

Employees of the Month

December-Kim Erickson • January-Ed Benasky • February-Steve Ashmore

Kim Erickson takes the time to listen to policyholders' needs and explains the details of their accounts. Kim's co-workers say she puts forth extra effort in many areas of her position including helping with a co-worker's special projects during a family emergency and training new customer service reps. Kim has repeatedly shown her commitment to providing the best possible customer service. Thanks for all the hard work, Kim!

Ed Benasky's co-workers say it's important to have a knowledgeable, friendly person to turn to with all the computer problems that seem to pop up. When we have prompt internal service to help with computer problems, we can provide our customers with better service. Ed is always available and answers requests for help, no matter what the problem is. He is a friendly person everyone enjoys working with. According to his co-workers, Ed is a valuable State Fund employee who is willing to go the extra mile to help!

Steve Ashmore, senior adjuster, is always courteous and willing to help co-workers. Steve has assisted others in his unit by giving advice and conducting knowledgeable discussions in study groups for employees taking AIC courses. One co-worker says, "I can always look up to him as a supervisor when mine is absent, if he doesn't have an answer, he'll find out. He makes our day worthwhile and has a positive attitude." Congratulations, Steve!

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If you know someone who may qualify for assistance under this program, please take a moment to consider and respect the employee's feelings and wishes. Some people are uncomfortable exposing details of their personal life. With others, it may be the complete opposite, or anywhere in between. When in doubt, ask. As a reminder to everyone, the EFFY committee has a confidentiality policy in place. Names of recipients or details of the events are not published.

Everyone is encouraged to contact a committee member with suggestions and comments. Remember, this is an employee-managed committee for the benefit of employees. Your voice counts!

Applications are available from the committee chair and secretary/treasurer. Anyone, including employees acting on behalf of themselves, may initiate the process.

Watch the Employee Advisory Committee minutes zipped each month for updates on EFFY and other committees.

Editor: Jeannie Huntley
Managing Editor: Shannon Copps
Employee Reporters:
Monica Carson — Kathy Rowsey
Dwan Ford — Barb Sauter
Jay Phillips — Suzie Shute
Jean Ketchel — Susan Witte

Please call 444-6502 with comments or suggested articles.

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Old Fashioned Service

Complaints Are Positive

A customer approaches you with a none-too-happy expression. Oh boy, you think, your stomach starting to do calisthenics. I guess I'm really going to get it from Mr. Mitchell. Why can't every customer walk in here happy and smiling. It sure would make my job a lot easier!

Do you dread hearing customer complaints? If you do, you're not alone: Most customer-contact people naturally feel like cringing when a customer begins to vent to them, even if it's their job to be on the receiving end of whatever customers have to dish out. How can you make complaints easier to take?

See the sign. When you hear a complaint, imagine that the customer has a neon sign over his or her head that says, "Can we keep doing business together?" Think about it: if people didn't genuinely want to keep doing business with you, would they bother to complain?

See the benefits. Think of customers who have complaints as a valuable research-and-development resource. State Fund spends money on focus groups and surveys, trying to figure out how to serve customers better. Think of complainers as focus group participants who are letting you know what has disappointed them and giving you the opportunity to improve.

See the light at the end of the tunnel. No matter how upset a customer may be, your encounter with him or her is a temporary occurrence. You'll resolve the customer's problem, he or she will calm down, you'll wish the customer good-day and then your life will go on. Viewing a complaint situation as finite will help you relax and focus on providing a satisfying response.

Happy Easter!